

Information to identify the case:			
Debtor 1	Carla P Kuni		
	First Name	Middle Name	Last Name
Debtor 2	Jeffrey S Kuni		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court District of New Jersey			
Case number: 15-11646-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Carla P Kuni

Jeffrey S Kuni

9/16/16

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Carla P Kuni
Jeffrey S Kuni
DebtorsCase No. 15-11646-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 32

Date Rcvd: Sep 16, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 18, 2016.

db/jdb +Carla P Kuni, Jeffrey S Kuni, 129 Yacht Club Lane, Tierra Verde, FL 33715-1987
aty +Benjamin Dash, 39 East Main Street, Moorestown, NJ 08057-3309
r +Dawn Hogan, Weichert Realtors, 202 W. Main Street, Moorestown, NJ 08057-2326
r +Terrence Fernholz, 1814 Route 70 East, Suite 200, Cherry Hill, NJ 08003-2057
515403617 +1st Colonial Community Bank, c/o Robert L Saldutti, Esquire, Saldutti Law Group,
800 N Kings Highway, Suite 300, Cherry Hill, NJ 08034-1511
515613427 +Citizens Bank, 443 Jefferson Blvd, RWJ 135, Warwick RI 02886-1321
515302661 Citizens Bank Card Services, P.O. Box 18204, Bridgeport, CT 06601-3204
515675657 Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265,
Roseville, MN 55113-0011
515302664 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
515499018 +PNC Bank, National Association, 3232 Newmark Drive, Miamisburg, OH 45342-5421
515503921 +PNC Bank, National Association, c/o Alexandra T. Garcia, Esq.,
McCabe, Weisberg & Conway, P.C., 216 Haddon Avenue, Suite 201, Westmont, NJ 08108-2818
515508000 +PNC Bank, National Association, c/o Celine P. DerKrikorian, Esq.,
McCabe, Weisberg & Conway, P.C., 216 Haddon Avenue, Suite 201, Westmont, NJ 08108-2818
515302665 +PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5433
515302666 +RBS Citizens NA, 1000 Lafayette BV, Bridgeport, CT 06604-4725

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 16 2016 22:45:51 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 16 2016 22:45:46 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
515302654 +E-mail/Text: yhan@lstcnb.net Sep 16 2016 22:46:11 1st Colonial Bank, 1040 Haddon Avenue,
Collingswood, NJ 08108-2123
515302655 +E-mail/Text: yhan@lstcnb.net Sep 16 2016 22:46:11 1st Colonial Community Bank,
1040 Haddon Avenue, Collingswood, NJ 08108-2046
515302657 +EDI: AMEREXPR.COM Sep 16 2016 22:33:00 American Express, PO Box 981537,
El Paso, TX 79998-1537
515302656 EDI: AMEREXPR.COM Sep 16 2016 22:33:00 American Express, P.O. Box 1270,
Newark, NJ 07101-1270
515516296 EDI: BECKLEE.COM Sep 16 2016 22:33:00 American Express Centurion Bank,
c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515390049 +EDI: AISACG.COM Sep 16 2016 22:33:00 Capital One Auto Finance,
c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347
515390049 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Sep 16 2016 22:37:08
Capital One Auto Finance, c/o Ascension Capital Group, P.O. Box 201347,
Arlington, TX 76006-1347
515302658 +EDI: CAPONEAUTO.COM Sep 16 2016 22:33:00 Capital One Auto Finance, 3901 N Dallas Pkwy,
Plano, TX 75093-7864
515313188 +EDI: AISACG.COM Sep 16 2016 22:33:00 Capital One Auto Finance, a division of Capital On,
P.O. Box 201347, Arlington, TX 76006-1347
515313188 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Sep 16 2016 22:37:00
Capital One Auto Finance, a division of Capital On, P.O. Box 201347,
Arlington, TX 76006-1347
515302660 +EDI: CITICORP.COM Sep 16 2016 22:33:00 CitiBusiness Card, P.O. Box 6235,
Sioux Falls, SD 57117-6235
515302659 EDI: CITICORP.COM Sep 16 2016 22:33:00 CitiBusiness Card, Processing Center,
Des Moines, IA 50363-0005
515314948 EDI: DISCOVER.COM Sep 16 2016 22:33:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
515302662 EDI: DISCOVER.COM Sep 16 2016 22:33:00 Discover Card, PO Box 71084,
Charlotte, NC 28272-1084
515302663 EDI: DAIMLER.COM Sep 16 2016 22:33:00 Mercedes-Benz, 36455 Corporate Drive,
Farmington, MI 48331
515425976 +EDI: DAIMLER.COM Sep 16 2016 22:33:00 Mercedes Benz Financial Service,
c/o Schiller & Knapp LLP, 13650 Heritage Parkway, Fort Worth, TX 76177-5323
515326783 EDI: RMSC.COM Sep 16 2016 22:33:00 Synchrony Bank,
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
515302667 +EDI: TDBANKNORTH.COM Sep 16 2016 22:33:00 TD Bank, NA, Attention: Bankruptcy Department,
PO Box 1377, Lewiston, ME 04243-1377

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 32

Date Rcvd: Sep 16, 2016

cr* +1st Colonial Community Bank, c/o Robert L Saldutti, Esquire, Saldutti Law Group,
800 N Kings Highway, Suite 300, Cherry Hill, NJ 08034-1511

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 18, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 16, 2016 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor PNC Bank, National Association NJECFMAIL@mwc-law.com
Andrew B. Finberg on behalf of Debtor Carla P Kuni andy@sjbankruptcylaw.com, ABFECF@gmail.com
Andrew B. Finberg on behalf of Joint Debtor Jeffrey S Kuni andy@sjbankruptcylaw.com,
ABFECF@gmail.com
Celine P. Derkrikorian on behalf of Creditor PNC Bank, National Association
njecfmail@mwc-law.com
Charles G. Wohlrab on behalf of Creditor NATIONSTAR MORTGAGE LLC cwohrlab@logs.com,
njbankruptcynotifications@logs.com
Daniel A. Frischberg on behalf of Debtor Carla P Kuni dan@sjbankruptcylaw.com,
frischbergglaw@gmail.com
Daniel A. Frischberg on behalf of Joint Debtor Jeffrey S Kuni dan@sjbankruptcylaw.com,
frischbergglaw@gmail.com
Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com,
summarymail@standingtrustee.com
Joshua I. Goldman on behalf of Creditor PNC Bank National Association
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Lynn Therese Nolan on behalf of Creditor Mercedes-Benz Financial Services USA LLC
LNolan@schillerknapp.com,
tshariff@ecf.courtdrive.com;tshariff@schillerknapp.com;kcollins@schillerknapp.com
Robert L. Saldutti on behalf of Creditor 1st Colonial Community Bank
rsaldutti@saldutticollect.com, lmarciano@saldutticollect.com;kcollins@slgcollect.com
TOTAL: 12